

Information to identify the case:

Debtor 1	<u>John Charles Vasko</u>	Social Security number or ITIN	xxx-xx-1263
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10696-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Charles Vasko

2/10/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Charles Vasko
Debtor

Case No. 20-10696-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 10, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:

Recip ID	Recipient Name and Address
db	+ John Charles Vasko, 10 Zahniser Road, Lot 9, Mercer, PA 16137-6537
15299026	+ Greater Pittsburgh Federal Credit Union, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873
15299029	+ JP Morgan/ Citibank Auto, P.O. Box 901003, Fort Worth, TX 76101-2003
15299030	+ Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15299034	+ TD Auto Finance U.S., P.O. Box 9223, Farmington, MI 48333-9223

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2021 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2021 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 11 2021 03:36:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Feb 11 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15299017	+ EDI: GMACFS.COM	Feb 11 2021 04:08:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15299018	+ EDI: CAPITALONE.COM	Feb 11 2021 04:08:00	Capital One Bank NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
15299019	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2021 03:34:00	Capital One/Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
15299020	+ EDI: CITICORP.COM	Feb 11 2021 04:08:00	Citibank, N.A., P.O. Box 6217, Sioux Falls, SD 57117-6217
15299021	+ EDI: CITICORP.COM	Feb 11 2021 04:08:00	Citimortgage Inc, P.O. Box 6243, Sioux Falls, SD 57117-6243
15299022	+ EDI: WFNNB.COM		

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		Feb 11 2021 04:08:00	Comenity Bank/Boscov, P.O. Box 182120, Columbus, OH 43218-2120
15299023	+ EDI: WFNNB.COM		
		Feb 11 2021 04:08:00	Comenity Bank/HSN, P.O. Box 182120, Columbus, OH 43218-2120
15299024	+ EDI: WFNNB.COM		
		Feb 11 2021 04:08:00	Comenity Capital Bank, P.O. Box 183003, Columbus, OH 43218-3003
15299025	EDI: DISCOVER.COM		
		Feb 11 2021 04:08:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15299027	+ Email/Text: bankruptcy.notices@hdfsi.com		
		Feb 11 2021 03:36:00	Harley Davidson, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15299028	+ Email/Text: bankruptcy@huntington.com		
		Feb 11 2021 03:35:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15299032	EDI: PRA.COM		
		Feb 11 2021 04:08:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15307710	+ Email/Text: jennifer.chacon@spservicing.com		
		Feb 11 2021 03:36:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15299033	+ EDI: RMSC.COM		
		Feb 11 2021 04:08:00	Synchrony Bank, 777 Long Ridge Road, Stamford, CT 06902-1247
15299396	+ EDI: RMSC.COM		
		Feb 11 2021 04:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
15299031	##+	Northwest Consumer Discount Company, 1602 7th Avenue, Beaver Falls, PA 15010-4012

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com

District/off: 0315-1

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Daniel P. Foster

on behalf of Debtor John Charles Vasko dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfcbis.com

Tamera Ochs Rothschild

on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfcbis.com

TOTAL: 6